



INTESA SANPAOLO
CARD

MOTO Payment Center

User Manual

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1 Description of service

The MOTO (Mail Order – Telephone Order) service facilitates the remote execution of transactions (mail and telephone orders, and catalogue sales). Transactions may be authorized and payment card transactions managed in real time through the Payment Center portal, using a web interface.

Access to the web payment interface is possible via a secure SSL connection protected by a 256-bit digital certificate issued by Thawte, a member of the VeriSign Group.

A single MOTO point of sale may have several terminals, which may be used by one or more users, broken down into the following groups:

- Operator: a user who may authorize payment transactions.
- Point of sale supervisor: a user who has access to all transactions executed at a specific point of sale (terminal).
- General supervisor: a user who has access to all transactions of a MOTO point of sale (i.e. transactions on all terminals linked to a single point of sale).

In terms of the treatment of payments, a MOTO point of sale functions in two ways:

- Immediate (direct) settlement: authorization and confirmation of payments are executed in the same step (funds are charged immediately to the user's card).
- Subsequent settlement: confirmation of payment is carried out subsequently, i.e. when the retailer renders a service or ships goods to a customer. In this case, we set up the retailer's "number of pre-authorized days" parameter when entering the settings for a specific point of sale. This parameter defines how many days the retailer has to confirm (i.e. actually charge) a transaction.

The possibilities available to users vary depending on how the point of sale functions. The entry and confirmation of authorizations and the voiding of authorizations and transactions are available to users for points of sale where transactions are subsequently settled. Transactions may only be entered and voided at points of sales where transactions are settled immediately.

1.1 Access to the system

Users may access the MOTO **Payment Center** portal at the following website address:

<https://www.constriv.com/cg/PaymentCenter/ccLoginEntry.jsp>

A page for accessing the system is displayed. You must enter the correct data provided by your bank or processing center to access the main menu of the web application. Enter the following data:

- Call Center ID point of sale number
- User ID your user ID
- Password your password

The password used to login to the portal is valid for a maximum of 60 days, and must then be changed at login. The password may also be changed at any time via the **User – Change Password** drop-down menu.

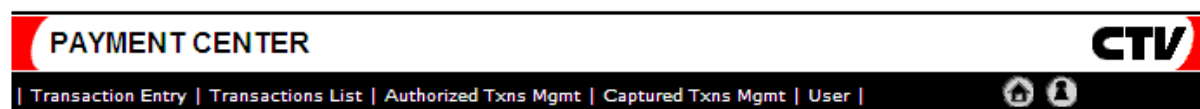
2 Use of the Payment Center portal

The main menu of the Payment Center portal is displayed after the user has successfully logged in, and offers the following options:

Transaction Entry	Facilitates the entry of authorization requests for payment card transactions. <i>This menu option is only accessible to users with a status of "Operator".</i>
Transactions List	Facilitates various types of access to a view of transactions, depending on the registered user's status.
Authorized Txns Mgmt	Facilitates access to the functions of confirming authorization requests (full or partial) and the voiding of authorizations. <i>This menu option is only accessible by points of sales that subsequently settle transactions.</i>
Captured Txns Mgmt	Facilitates access to the function of voiding transactions (full or partial). It also displays previously voided transactions with the possibility of additional voiding until the authorization amount is reached.
User	Facilitates the amending of a password at user login, the setting of the user interface language and the entry/amendment of the e-mail address for the receipt of notifications regarding the result of transactions.

The home page also displays a list of most recent logins to the Payment Center portal (date and time). This enables you to verify possible unauthorized access.

If your password will expire in less than 5 days, the home page displays a link via which it is possible to immediately amend your password. It is nevertheless possible to use the system until your password expires. At that time, your password must be changed when logging into the portal.



Welcome!

Welcome: user13

Attention: Section [News](#) updated on 19/07/2010

Recent logins

Date/Time
November 16, 2010 10:30:10 AM CET
November 16, 2010 10:28:10 AM CET
November 15, 2010 4:08:48 PM CET
November 15, 2010 3:19:02 PM CET
November 11, 2010 11:23:50 AM CET

Home page of the Payment Center portal.

2.1 Transaction entry

1. Use your user name and password to login to the **Payment Center** portal.
2. Select "**Payment form**" in the "**Transaction Entry**" menu (This menu is only displayed to users with a status of "**Operator**").
3. Enter the data for the execution of a MOTO transaction:

Order code	Enter the order code or the desired transaction identification code (optional).
Amount	Enter the transaction amount.
Currency	Select the transaction currency (978 = Euro).
Brand	Select the type of card product as provided by the customer. All card products that may be used at your point of sale are displayed in the list.
Card number	Enter the payment card number as provided by the customer.
Expiration date	Enter payment card expiration date (month and year).
CVV2	Enter the Card Verification Value. See the next chapter (2.1.1) of this user manual for more information regarding the Card Verification Value.
Cardholder name	Enter the cardholder's name (optional).



PAYMENT CENTER



| Transaction Entry | Transactions List | Authorized Txns Mgmt | Captured Txns Mgmt | User |



Transaction Entry

Order code	ORDER12345	
Amount	12.50	(NNNNN.NN)
Currency	978 - Euro	
Brand	MasterCard	
Card number	5450429876543211	
Expiration date	1 2013	
	CVV2 123 info	
Cardholder name	ZDRAVKO DREN	(Optional)
	Process	

Example of the entry of a new transaction.

- Click the "**Process**" button to execute the transaction.

2.1.1 Card Verification Value

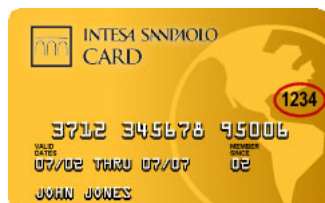
The following terms are also frequently used to refer to the Card Verification Value:

- Card Verification Value (CVV or CVV2);
- Card Verification Code (CVC or CVC2);
- Card Security Code (CSC);
- Card Verification Data (CVD);
- Card Verification Value Code (CVVC);
- Verification Code (V-Code or V Code);
- Card Code Verification (CCV);
- Card Identification Number / Unique Card Code (CID or CID2).

The Card Verification Value is primarily used in circumstances when the payment card is not physically present (catalogue, mail and telephone sales, and internet sales). It represents additional information for verifying the identity of the card user.



The Card Verification Value is found on the back side of **MasterCard**, **Visa**, **Diners Club** and **Discover** payment cards and is typically a separately displayed group of 3 numbers on the right side of the signature strip.



The Card Verification Value is printed (not embossed) on the front side of **American Express** (AMEX) payment cards and is a separately displayed group of 4 numbers above payment card number.

Maestro payment cards typically do not have a Card Verification Value.

2.1.2 Transaction results

Transaction results are displayed following the confirmation of a transaction.

Transaction Date/Time	Date and time of the payment authorization request.
Order code	Order code or other desired identification code entered by an operator via the form for entering transaction data.
UniqueID	The identification number of the order assigned by the Payment Center.
TransID	The identification number of the transaction assigned by the Payment Center.
Call Center Code	Number of the point of sale where the transaction was executed.
Terminal ID	Number of the terminal where the transaction was executed.

User	User name of the operator who entered the transaction.
Brand	Name of the point of sale.
Currency	Transaction currency.
Amount	Transaction amount.
Result	The result of a transaction depends on how the point of sales functions: The possible results are as follows for a point of sale where transactions are settled subsequently: • Authorized: Payment authorization was successful. The funds necessary to execute the payment were successfully reserved on the holder's card. • Not Authorized: Unsuccessful payment authorization. The funds necessary to execute the payment were not reserved. The possible results are as follows for a point of sale where transactions are settled immediately (directly): • Captured: Payment was successful. Funds were charged against the holder's card. • Not Captured: Payment was not approved.
Authorization code	Authorization code of the transaction sent by the issuer who executed the payment authorization.
Cardholder name	Name of the payment card holder entered by an operator via the form for entering transaction data.
Card Last 4 Digits	Last four digits of the card used to execute a transaction.



PAYMENT CENTER



| Transaction Entry | Transactions List | Authorized Txns Mgmt | Captured Txns Mgmt | User |



Transaction Result

Transaction Date/Time November 16, 2010 2:18:23 PM CET

Order code ORDER12345
UniqueID 2832413181403200
TransID 9496564181403200

Call Center Code 285587
Terminal ID 285587001
User user13

Brand Banka Koper MOTO Test
Currency Euro
Amount 1.00
Result Authorized
Authorization code A15076

Cardholder name ZDRAVKO DREN
Card Last 4 Digits 2543

New transaction

Example of transaction results.

2.2 Review of transactions list

1. Select **"Txns list"** in the **"Transactions List"** drop-down menu.
2. Set the transaction search parameters and click the **"Generate Report"** button.
3. A list of transactions that match the search criteria is displayed. You may view more detailed data regarding a specific transaction (i.e. a chronological list of all steps executed for a specific order) by clicking the link **"See details"**.

PAYMENT CENTER

| Transaction Entry | Transactions List | Authorized Txns Mgmt | Captured Txns Mgmt | User |

Order List

Report Criteria	
Start Date/Time	November 1, 2010
End Date/Time	November 16, 2010
Terminal ID	285587001
User	user13
Currency	978
Order by	Orig. Date/Time

	Orig. Date/Time	Order code	Brand	Orig. Amt	Status	Authorization code	Last Capture Date/Time	Total Capture Amt	Last Reverse Date/Time	Total Reverse Amt	Void Date/Time	
1	November 11, 2010 11:25:10 AM CET	TEST1234	Banka Koper MOTO Test	1.00	Voided	A84555		0.00		0.00	November 11, 2010	See details
2	November 16, 2010 1:44:05 PM CET	ORDER12345	Banka Koper MOTO Test	1.00	Voided	A45933		0.00		0.00	November 16, 2010	See details
3	November 16, 2010 2:07:59 PM CET	ORDER12345	Banka Koper MOTO Test	1.00	Not Authorized	000000		0.00		0.00		See details
4	November 16, 2010 2:18:23 PM CET	ORDER12345	Banka Koper MOTO Test	1.00	Authorized	A15076		0.00		0.00		See details

Illustration of a Transactions List.

2.3 Managing authorized transactions

Authorized transactions may be managed from the **"Authorized Txns Mgmt"** drop-down menu. The menu is only displayed to those points of sale that subsequently settle payments and to users who have the right to confirm and void authorizations.

2.3.1 Confirming authorizations

1. Select **"Capture"** in the **"Authorized Txns Mgmt"** drop-down menu.
2. Set the authorized transaction search parameters and click the **"Generate Report"** button.
3. A list of authorizations that match the search criteria is displayed.
4. Tick the box in front of each authorization that you wish to confirm (i.e. financially charge). In addition to each authorization, you may also set the amount to be charged in the **"Capture Amt."** field. This amount may be less than or equal to the authorized amount. Click **"Select all"** if you wish to select all authorizations on the list.

	Orig. Date/Time	Order code	Brand	Authorization code	Orig. Amt	Pre-auth exp-date	Capture Amt.
☒	November 16, 2010 2:18:23 PM CET	ORDER12345	Banka Koper MOTO Test	A15076	1.00	2010-12-16	1.00

[Select all](#) - [Unselect all](#)

Capture selected

- Click the "**Capture selected**" button to charge selected authorizations. Following the processing of selected requests, the page displays "**Operations Result**", which shows the list of processed transactions and the related results.

Operations Result

	Orig. Date/Time	Order code	Orig. Amt	Operation type	Result	Operation Date/Time	Operation Amount
1	November 16, 2010 2:18:23 PM CET	ORDER12345	1.00	Capture	Captured	2010-11-16 15:00:44.238	1.0

2.3.2 Voiding authorizations

- Select "**Void**" in the "**Authorized Txns Mgmt**" drop-down menu.
- Set the authorized transaction search parameters and click the "**Generate Report**" button.
- A list of authorizations that match the search criteria is displayed.
- Tick the box in front of each authorization that you wish to void.

Click "**Select all**" if you wish to select all authorizations on the list.

	Orig. Date/Time	Order code	Brand	Authorization code	Orig. Amt	Pre-auth exp-date
☒	November 16, 2010 3:08:07 PM CET	ORDER34567	Banka Koper MOTO Test	A58864	1.00	2010-12-16

[Select all](#) - [Unselect all](#)

Void selected

- Click the "**Void selected**" button to void selected authorizations. Following the processing of selected requests, the page displays "**Operations Result**", which shows the list of processed transactions and the related results.

Operations Result

	Orig. Date/Time	Order code	Orig. Amt	Operation type	Result	Operation Date/Time	Operation Amount
1	November 16, 2010 3:08:07 PM CET	ORDER34567	1.00	Void	Voided	2010-11-16 15:15:00.817	1.0

2.4 Managing confirmed transactions (return of funds)

Confirmed transactions may be managed from the "**Capture Txns Mgmt**" drop-down menu. This menu is displayed to all users with the right to reverse transactions.

2.4.1 Reversing transactions

1. Select "**Reversal**" in the "**Capture Txns Mgmt**" drop-down menu.
2. Set the transaction search parameters and click the "**Generate Report**" button.
3. A list of transactions that match the search criteria is displayed.
4. Tick the box in front of each transaction that you wish to reverse (i.e. return funds to a user's card). In addition to each authorization, you may also set the amount to be returned in the "**Reversal Amt.**" field. This amount may be less than or equal to the authorized amount. In this way, it is possible to execute one or several partial returns of funds until the transaction amount is reached.

Click "**Select all**" if you wish to select all transactions on the list.

	Last Capture Date/Time	Order code	Brand	Authorization code	Total Capture Amt	Orig. Date/Time	Orig. Amt	Last Reverse Date/Time	Total Reverse Amt	Reversal Amt.
☒	November 16, 2010 3:00:44 PM CET	ORDER12345	Banka Koper MOTO Test	A15076	1.00	November 16, 2010 2:18:23 PM CET	1.00		0.00	1.00

[Select all](#) - [Unselect all](#)

Reverse selected

5. Click the "**Reverse selected**" button to reverse selected transactions. Following the processing of selected requests, the page displays "**Operations Result**", which shows the list of processed transactions and the related results.

Operations Result

	Orig. Date/Time	Order code	Orig. Amt	Operation type	Result	Operation Date/Time	Operation Amount
1	November 16, 2010 2:18:23 PM CET	ORDER12345	1.00	Reversal	Reversed	2010-11-16 15:32:51.447	1.0

3 User statuses

Several users with different rights may be defined for each point of sale. Below is a list of various user statuses and their basic characteristics:

11 – Operator	• Functions as an immediate (direct) settlement of transactions. • Rights: ◦ Enter transactions; ◦ View entered transactions; and ◦ Reverse entered transactions.
12 – Operator (enter and view only)	• Functions as an immediate (direct) settlement of transactions. • Rights: ◦ Enter transactions; and ◦ View entered transactions.
13 – Operator	• Functions as a subsequent settlement of transactions. • Rights: ◦ Enter transactions; ◦ View entered transactions; ◦ Confirm entered transactions; and ◦ Reverse entered transactions.
14 – Operator (enter and view only)	• Functions as a subsequent settlement of transactions. • Rights: ◦ Enter transactions; and ◦ View entered transactions.
21 – Point of sale supervisor	• Functions as an immediate (direct) settlement of transactions. • Rights: ◦ View transactions on a selected terminal; and ◦ Reverse transactions on a selected terminal.
22 – Point of sale supervisor (view only)	• Functions as an immediate (direct) settlement of transactions. • Rights: ◦ View transactions on a selected terminal.
23 – Point of sale supervisor	• Functions as a subsequent settlement of transactions. • Rights: ◦ View transactions on a selected terminal; ◦ Confirm transactions on a selected terminal; and ◦ Reverse transactions on a selected terminal.
24 – Point of sale supervisor (view only)	• Functions as a subsequent settlement of transactions. • Rights: ◦ View transactions on a selected terminal.

31 – General supervisor

- Rights:
 - View transactions on all point of sale terminals;
 - Confirm transactions on all point of sale terminals; and
 - Reverse transactions on all point of sale terminals.

32 – General supervisor (view only)

- Rights:
 - View transactions on all point of sale terminals.
-